

CORRECTIVE ACTION FOR MU4 FILING



Mortgage Sponsors/Employers (Company) in Michigan are required to submit MU4 filings for their loan officers.

An MU4 filing that was submitted by the loan officer, not by the Company, must be corrected. To correct the MU4 filing without the requirement of a fee, follow the instructions below.

The process will involve some back and forth between the loan officer and company.

- The loan officer must give the company access to their record.
- The company must request attestation from the loan officer before they can submit.
- The loan officer must attest once the company requests attestation.
- The company, once notified attestation is complete, can then review, attest and submit for \$0 fee.



Loan Officer - *Granting Access*

1. Go to the NMLS website at www.stateregulatoryregistry.org/NMLS and click on the  button in the upper right corner.
2. Click "Log in".
3. Input your user name and password and select the box agreeing to the Applicant/Licensee Agreement.
4. In the welcome screen, select the  tab in the upper right hand corner.
5. In the form filing home screen, select **Company Access** in the blue header below the houses at the top of the screen.
6. Select "Add" to search for the company to whom you wish to grant access. Request your company's NMLS ID number to insure the access you're granting is to the correct company. You can also search by Company Name.
7. Multiple locations/branches may appear if you search by name, place an x in the checkbox for the location you are associated with and click save.




Note: Loan Officer – select the office location from which you originate.
8. The system will reflect the company you selected under Current Company Access.
9. Notify the company that you've granted them access.

Company – *Request Attestation*





Once access has been granted, the company can review the MU4, make any necessary edits and Request Attestation from the loan officer.

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2. Click "Log in".
3. Input your user name and password and select the box agreeing to the Applicant/Licensee Agreement.
4. In the welcome screen, select the  tab in the upper right hand corner.
5. In the form filing home screen, select **MU4** form link in the blue header below the houses at the top of the screen.
6. Click the "Create a New Filing" button and search for the loan officer using their NMLS ID number.
7. Once the individual is found, click the Select link to pull up the loan officer's MU4.
8. Review each section of the MU4 by entering through the links on the left navigation panel which include: Identifying Information, Other Names, Residential History, Employment History, Other Business, Disclosure Questions, Jurisdiction Participation, Completeness Check
9. Each section requiring update can be edited by either the company or the loan officer. Companies can edit then request attestation, or send an email to the loan officer, indicating which information needs to be updated, then click "Request Attestation" to send.

Loan Officer – Attestation

1. Upon receipt of an email indicating that your company has sent you a filing for attestation, go to the NMLS website at www.stateregulatoryregistry.org/nmls and click the  button in the upper right corner of the website.
Note: Look for any additional emails from your company that may indicate edits they are requesting you make to your record prior to attestation.
2. Click “Log in”
3. Input your user name and password and select the box agreeing to the Applicant/Licensee Agreement.
4. In the welcome screen, select the  tab in the upper right hand corner.
5. In the form filing home screen, select **MU4** form link in the blue header below the houses at the top of the screen.
6. In the pending filings screen, scroll down to the Attestation Requested Filings box. You should see a filing with your company’s name under Applicant Name that should read Attestation Requested in the Status column. If you do not, contact your company’s NMLS representative.
7. Click on the Edit Filing Icon  and review the information for accuracy by clicking on each section on the navigation panel on the left. If you find uncompleted sections or inaccuracies, make any changes necessary.
8. Once you have confirmed that all information is accurate, select the Completeness Check and Submit link in the left hand column. All outstanding items found during the completeness check must be cleared before the system will allow you to attest.
9. Upon clearing any completeness items, click the “Attest” button that appears at the bottom of the page.

Company – Attestation and Submit

1. Upon receipt of an email indicating that the loan officer has attested, go to the NMLS website at www.stateregulatoryregistry.org/nmls and click the  button in the upper right corner of the website.
2. Click “Log in”.
3. Input your user name and password and select the box agreeing to the Applicant/Licensee Agreement.
4. In the welcome screen, select the  tab in the upper right hand corner.
5. In the form filing home screen, select **MU4** form link in the blue header below the houses at the top of the screen.
6. Click on the View Filing Icon  and review the information for accuracy by clicking on each section on the navigation panel on the left.
7. Once the company is satisfied that all information is accurate and complete, the company can click the Submit Filing Icon .
8. The company should see \$0 fee and will be required to attest to the MU4 record.